

Affidavits of Tozammel Miah

1. My Name is Tozammel Miah. The Trustee filed law sue against me. Trustee dividing our family and put a Son against a Mother. This is completely unfair.
2. Trustee does not understand our religion, our culture or our family value.
3. Our Religion and Our Culture does not believe in business between mother and son. Meand my sister bought a house back in 2002 and with our religion and culture in mind weshow respect to our mother by putting her name in the house. The reason behind our believe and our religion (I will quote from Quran and Hadith)

The Hadith

1. The Prophet Muhammad said, may Allah's peace and blessings be upon him: Your Heaven lies under the feet of your mother (Ahmad, Nasai).
2. A man came to the Prophet and said, 'O Messenger of God! Who among the people is the most worthy of my good companionship? The Prophet said: Your mother. The man said, 'Then who?' The Prophet said: Then your mother. The man further asked, 'Then who?' The Prophet said: Then your mother. The man asked again, 'Then who?' The Prophet said: Then your father. (Bukhari, Muslim).
3. Abu UsaidSaidi said: We were once sitting with Rasulullah when a man from the tribe of Salmah came and said to him: O Messenger of Allah! do my parents have rights over me even after they have died? And Rasulullah said: Yes. You must pray to Allah to bless them with His Forgiveness and Mercy, fulfill the promises they made to anyone, and respect their relations and their friends (Abu Dawud and Ibn Majah).

The Qur'an

1. "We have enjoined on man kindness to his parents; in pain did his mother bear him, and in pain did she give him birth" (46:15).
2. "Thy Lord hath decreed that ye worship none but Him, and that ye be kind to parents. Whether one or both of them attain old age in thy life, say not to them a word of contempt, nor repel them, but address them in terms of honor. And out of kindness, lower to them the wing of humility, and say: 'My Lord! bestow on them Thy Mercy even as they cherished me in childhood' "(17:23-24).
3. "We have enjoined on man and woman kindness to parents; but if they (either of them) strive (to force) thee to join with Me anything of which thou hast no knowledge, obey them not"" (29:8).

4. I and My sister had a religious call to respect to our mother and to show our respect we put our mother name on our first house we ever bought here at the United States.
5. My mother was never paid anything to purchase the house. she not responsible to pay mortgage or anything for the house.
6. My mother or my father never claim mortgage deduction on their tax return or never paid mortgage as it proof that what we are telling is truth. We just wanted our mother name on the first house as it wildy use in our religionpractice and in our culture.
7. As a new immigrant to the United States We never thought that this will hurt us and our family this badly and put my mother against me.
8. I think it is our misfortune that we came here as an immigrant to live in a peace full life but our curse never goes away. I wish we knew what is allowed and what is not in this new country. I wish trustee understand that you cannot do business with a mother??
9. As a responsible son I did everything for my mother and for my family. I started to work when I was 18 to support my family. My mother, my father, my family is everything for me. I did everything that I can for my family and my family respect that. As I was growing up and taking more responsibility for the family they put me first in line for all the family responsibility and I do everything to support everyone and make everyone happy in my family. I still don't understand what did I do wrong to deserve this from trustee???
10. I have tried many times to explain this to trustee but they do not understand our family value, our culture and our religion. I am and my family suffering from their harassment. I did not commit a crime but trustee made me feel like I am a criminal. We did not do anything wrong.
11. Trustee played game with us. Our family got really scared and we are common citizen we do not know anything about law. I had misunderstanding with my Lawyer Karam and when I discuss my matter with a family friend he introduce a New Lawyer Her name was Christian. She said she knows our trustee and she will talk to them and get the matter over for us. We borrowed money to give her lawyer fee. I believe my lawyer had connection with trustee because what I hard later that my lawyer was trying to get a settlement with trustee but I never wanted to settle anything I didn't do anything wrong and I didn't get the money that they are talking about. After a year later my lawyer called me up and said you need to give us more money. We are fighting for your case and are going to court a lot. But later found out from Karam that she never been to court for us. she said trustee told that she put the case to DA office for jail time. She said that DA will take this matter as lot of things are there. I was terrified. My mother and wife cried when I told them this. What wrong did we do? It is not this the truth of God. Why

trustee said to go to DA. We did not find any help. We came to Karam again. Then I came back to Karam because at least he understand our religious and our culture and family. Christina did not pay us our money.

12. My mother never had any interest on the house. As all the document and fact explain its self.

- a. She never had a fulltime job.
- b. Before we bought the house her weekly income was 75-100 dollars.
- c. Here tax return shows she never claim for the house
- d. She never paid mortgage on the house.

13. This will explain how we live in one umbrella and in one family and how we help each other.

- a. 2004 We did our first house refinance and all the money was paid to my parents account about 1,000,00.00. That time we paid 45000+ for my mother and father credit card debt and rest was given to my father.
- b. 2007 I got married and my sister got married and my sister had a little son. Our family was growing. We needed a new house and we reach out to real estate brokerage and we got introduce by two brokerage one was ED Ahmed and One Was AnjonSharkar.
- c. 2007 One broker got us sale the house and one broker got us buy the new house. It was 2007 housing market was in super pick and later as we all know what happened that time of housing booming market.
- d. This is where all get confused and please remember it was 2007.
- e. We did whatever the broker has told us. One broker took the house equity under my name and they used that money to get us the new house under my brother-in-law name Abu S Taher.
- f. Second broker sold our house and all the check was written under my name but I never got all the checks. I only received a check of \$38000.00. I do not know what happened to the rest of the money. From 38000 we bought home improvement, furniture for my parents, family. I did not use anything that money. My sister took money for her family she lives with us. I took only 4000 to buy a car so that I could work. It is all to help my mother and father.
- g. The truth is we got a new house and we got a check of \$38000.00 from sealing the house. We dont knew whatever the broker did was not fair or not but none of that was our concern. The broker told us that we will get the house. Our main concern was that we needed a new house where we all can live together. Ed. Ahmed refinanced the old home to put the downpayment for the new house. Anjon Sarkar broker sold the old

house. we got 38000 from the old home sale. We don't know for new house who paid what. Ed Ahmed broker did the lawyer. He did everything. We don't know what happened. We were told to sign the papers. We sign.

- h. Later found out how bad our broker was and how many wrong doing that they have done. AnjonSharkar was deported and Ed Ahmed is in FBI custody
 - i. When we drought the house we didn't care if it's under my name or my brother-in-laws name because we all family. but later from our tax accountant 's advice we divided that house under my name and my brother in law's name since we both be responsible for the house mortgage and expenses so we wanted to take advance of the tax deduction. Since then we both taking 50% owner ship of the new house and both taking benefit of mortgage interest deduction equally.
14. 2007-2010. my family was going through lots of challenges. We got a house at a very high price and it was getting very hard for us to manage it. I used to help paying my father and mother bills beside room and board as it was getting harder I couldn't help my parents much and my father getting sicker so he was also working less and later he Diagnostics with esophagus Cancer at that point my parents had no choice but to file for bankruptcy. If my mother knew her bankruptcy will give us that much harassment she would never do that. I feel sorry for my mother and suffering that she is going through believing that because of her I am in problem. I will do everything that I can for my parents and help them as much as I can but it is very painful for them seeing her son going through lots of paid because of this harassment. We have given lots of hope by lawyer that they will take care this without any issue but at the end given them money for fighting for our justice. If karma wasn't doing this for free I don't think we would had any chance for justicePlease understand us and give us a proper justice.
15. The truth is I don't have the money and I did not commit anything wrong please give us the justice and please give our family a peace full life.
16. My mother is next to God for me. Allah tell me take care of my mother. trustee punish me for my religion. Trustee ask for accounting. My religion say no accounting between children and father mother. Trusee no respect for my religion.

I say the truth. under the law.

Tozammel

Tozammel Miah
10114 102nd Street
Ozone Park NY - 11416

Date : Monday, March 24, 2014

*Sworn to before
me on 24th March
2014*

KAHAMVIR BAHYA
Notary Public, State of New York
No. 02DA6056365
Qualified in New York County
Commission Expires Sept. 22, 2015

Affidavits of Shahara Khan

1. My name is Shahara Khan, I filed for bankruptcy.
2. My Husband Name is Mohammed Miah.
3. My Health condition is very bad I am suffering from Diabetic, High blood Pressure, high cholesterol, hypertension and arthritis.
4. My husband suffering from esophagus cancer.
5. I came to America in 1998. Me and my husband living with my son, daughter, daughter-in-law and son-in-law.
6. The last time I worked was in 2002. Before 2002 I was a kitchen helper and I was working as a part time. My income that time was 75 dollars a week.
7. I did not make a down payment on own or paid anything for a House.
8. I do not write English, I do not speak English, I do not understand English.
9. My family, My husband, My daughter, my son, my son-in-law and my daughter-in-law are very religious. We believe in one family given by Allah and Allah kinds to us and we all live together.
10. We do not do business to each other. What is mine belongs to my family and what is belongs to my family is belongs to me.
11. In my family we are not separate people. It is my religious duty that my everything belong to my family.
12. Allah says what my son makes it belongs to us and my religion does not permit accounting.
13. I never paid down payment for the house.
14. I never had any house, my son and daughter had a house.

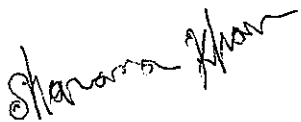
15. My tax says that I have no house.
16. I said the truth in the court, I said I have no house. It is my son and daughter house.
17. My son and daughter bought the house and they put my name because with our religion believe Muslim gives the highest respect to their mother. It was the first house they bought and to show respect they put my name. I did not asked for my name.
18. The trustee violated my religions by making my son against me.
19. The trustee disrespected my religions to ask for accounting for me from my son. It is the family of Allah tala. If the trustee was a Muslim he would respect my religion and understand that you do not ask for receipt from a son for his mother and you don't ask a mother what you did for your son.
20. My religion said It is my son duty to take care his mother and parents.
21. My family disrespected by this trustee. Trustee is breaking our family and Insulting our Allah and our believe.
22. My son told me that his lawyer told him that I was not told about my rights.
23. The trustee did not tell me that I can do different kind of bankruptcy.
24. My husband was there in the court. He wanted to tell the truth and to explain why my name was there. But he was not allowed to speak.
25. My husband wanted to say that we are a religious family and everything belongs to everyone. My name was there by my son and daughter for respect to the mother.
26. My son and my family always take care of us. My family got us a loan in 2004 from the house they give me and my husband everything. We received 1, 000, 00.00 dollar. I used that money to pay my credit card debt and rest was given to my husband.
27. My son has been talking care of me and our family since 2001 when he was 18 he started to work to support the family.
28. My Son got an American lawyer her name is cristina and she told my family that she will get the case dismissed. We borrowed money to pay her. We paid more than 4500 dollars. She is keep asking for more money because she said she is working hard on this case. She called us and she said if we don't give the money to the trustee we will go to jail. She put pressure on us that we should settle. I told my son this is not justice. Our

family in hardship that's the main reason I filed for bankruptcy. Why and where we would get money to settle. This is not justice. My family peace was takeaway.

29. We are immigrant we don't want to do anything wrong.

30. The Trustee says why my name is not in the new house. Because I told my kids not to put my name. I am getting old and soon I will have to go back to Allah so what's the point? I am happy with my kids. Allah bless them all and give them a good life. I wish I could work so my family didn't had to go through this and I didn't had to field for bankruptcy.

31. My Culture, My family and my Religion was disrespected by trustee. We are suffering from trustee's action. My family going through a lot. In the Name of God I need Justice for my family and for my Son.



Shahara Khan
10114 102nd Street
Ozone Park NY – 11416

Date : Monday, March 24, 2014